

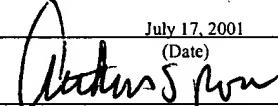


2152
PATENT
JUL 24 2001
Case Docket No. ALAMM.001A
Date: July 17, 2001
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Michael T. Aarons
Appl. No. : 09/836,729
Filed : April 17, 2001
For : FINANCIAL
TRANSACTION CARD
Examiner : Unknown
Group Art Unit : 2152

I hereby certify that this correspondence and all
marked attachments are being deposited with the
United States Postal Service as first class mail in an
envelope addressed to: Assistant Commissioner for
Patents, Washington, D.C. 20231, on

July 17, 2001
(Date)

Arthur S. Rose, Reg. No. 28,038

ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, D.C. 20231
ATTENTION: APPLICATION BRANCH

Dear Sir:

Enclosed for filing in the above-identified application are:

- An Information Disclosure Statement.
- A PTO Form 1449 with 11 references.
- The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- Return prepaid postcard.



Arthur S. Rose
Registration No. 28,038
Attorney of Record



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Michael T. Aarons)	Group Art Unit 2152
App. No.	:	09/836,729)	
Filed	:	April 17, 2001)	
For	:	FINANCIAL TRANSACTION CARD)	
Examiner	:	Unknown)	

RECEIVED
JUL 24 2001
Technology Center 2100

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Enclosed is form PTO-1449 listing references enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Pursuant to 37 C.F.R. § 1.97(g) and (h), Applicant makes no representation that a search has been made or that the information is considered to be material to patentability. Additionally, inclusion on this list is not an admission that any of the cited documents are prior art in this application. Further, Applicant makes no representation regarding the completeness of this list, nor represents that better art does not exist.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

By: Arthur S. Rose

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FORM PTO-1449 <i>O I P E</i> INFORMATION DISCLOSURE STATEMENT BY APPLICANT JUL 20 2001 (USE SEVERAL SHEETS IF NECESSARY)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. ALAMM.001A	APPLICATION NO. 09/836,729
		APPLICANT Michael T. Aarons	<i>RECEIVED</i> JUL 24 2001
		FILING DATE April 17, 2001	GROUP 2152 <i>Technology Center 2100</i>

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
1	4,812,633	03/14/89	Vogelgesang, et al.			
2	4,916,687	04/10/90	Endo			
3	5,059,774	10/22/91	Kubo, et al.			
4	5,149,951	09/22/92	Vogelgesang			
5	5,475,656	12/12/95	Sato et al.			
6	5,825,292	10/20/98	Tsai et al.			
7	5,882,555	03/16/99	Rohde et al.			
8	5,942,744	08/24/99	Kamo et al.			
9	6,016,298	01/18/00	Fischer			

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)
10	Bank Systems + Technology, March 2000; E-Payment Choices, Internet Debit Emerges as Credit Card Alternative by Russell Redman
11	Results of computer database search using research terms: NYCE & (Safe Debit or Safedebit?) conducted September 1, 2000

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EXAMINER	DATE CONSIDERED
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	